

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: GERMAIN W. JOYNER

§  
§  
§  
§

Case No. 5:19-bk-04208

Debtor(s)

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/30/2019.
- 2) The plan was confirmed on 05/07/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/22/2020, 06/17/2020, 05/10/2022, 06/07/2022, 07/07/2022, 08/05/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/07/2021, 12/16/2021, 10/06/2022, 03/15/2023.
- 5) The case was completed on 01/16/2025.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$142,376.43.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 32,287.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 32,287.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 5,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,521.07	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 8,021.07</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	5,500.00	0.00
U.S. DEPT OF HUD	Sec	0.00	76,133.49	0.00	0.00	0.00
U.S. DEPT OF HUD	Uns	0.00	76,133.49	76,133.49	6,865.55	0.00
RESURGENT CAPITAL SERVICES	Uns	941.19	634.14	634.14	57.18	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	12.61	12.61	1.14	0.00
ONEMAIN FINANCIAL	Uns	9,731.00	9,262.19	9,262.19	835.24	0.00
CAPITAL ONE AUTO FINANCE	Uns	17,020.00	17,258.49	17,258.49	1,556.33	0.00
RESURGENT CAPITAL SERVICES	Uns	529.07	590.93	590.93	53.29	0.00
AMERICREDIT FINANCIAL	Uns	8,097.78	7,707.14	7,707.14	695.01	0.00
QUANTUM3 GROUP, LLC	Uns	606.94	606.94	606.94	54.73	0.00
EMERGENCY PHYSICIAN ASSOC OF	Uns	385.00	1,361.50	1,361.50	122.77	0.00
CARRINGTON MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
CARRINGTON MORTGAGE	Sec	255,136.00	296,430.96	14,024.69	14,024.69	0.00
MIDDLE SMITHFIELD SEWER	Sec	1,051.26	NA	NA	0.00	0.00
AFNI	Uns	762.00	NA	NA	0.00	0.00
AMERIGAS	Uns	3,033.40	NA	NA	0.00	0.00
AT&T	Uns	2,793.30	NA	NA	0.00	0.00
BEST BUY	Uns	2,236.87	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BLUE RIDGE	Uns	385.60	NA	NA	0.00	0.00
BRENNAN & CLARK	Uns	363.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	1,590.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	1,133.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	1,004.67	NA	NA	0.00	0.00
CAPITAL ONE	Uns	1,062.30	NA	NA	0.00	0.00
CERULEAN	Uns	854.44	NA	NA	0.00	0.00
CON EDISON	Uns	590.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE COMPANY	Uns	749.00	NA	NA	0.00	0.00
CONVERGENT	Uns	1,040.00	NA	NA	0.00	0.00
CREDIT ONE	Uns	817.52	NA	NA	0.00	0.00
DIRECT TV	Uns	762.82	NA	NA	0.00	0.00
EMERG CARE SERV OF PA	Uns	1,159.00	NA	NA	0.00	0.00
GEICO CASUALTY CO	Uns	209.24	NA	NA	0.00	0.00
IC SYSTEM	Uns	327.00	NA	NA	0.00	0.00
LABORATORY CORP OF AMERICA	Uns	12.61	NA	NA	0.00	0.00
MET ED	Uns	540.00	NA	NA	0.00	0.00
MIDDLE SMITHFIELD TWP	Uns	369.00	NA	NA	0.00	0.00
MIDDLE SMITHFIELD TWP	Uns	2,046.09	NA	NA	0.00	0.00
MONROE PATHOLOGISTS	Uns	38.10	NA	NA	0.00	0.00
MONROE RADIOLOGY	Uns	132.04	NA	NA	0.00	0.00
NATIONAL ENTERPRISE SYST	Uns	689.95	NA	NA	0.00	0.00
NJ EZ PASS	Uns	718.00	NA	NA	0.00	0.00
NYC DEPT OF FINANCE	Uns	195.06	NA	NA	0.00	0.00
NYS DEPT OF LABOR UE	Uns	505.00	NA	NA	0.00	0.00
NYS THRUWAY AUTH	Uns	60.00	NA	NA	0.00	0.00
POCONO GASTROENTEROLOGY	Uns	40.48	NA	NA	0.00	0.00
POCONO HEALTHCARE	Uns	9,154.14	NA	NA	0.00	0.00
SAFECO	Uns	363.87	NA	NA	0.00	0.00
SPRINT	Uns	30.21	NA	NA	0.00	0.00
T MOBILE	Uns	165.00	NA	NA	0.00	0.00
TRANS CONTINENTAL CREDIT	Uns	283.98	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	2,707.55	NA	NA	0.00	0.00
VIOLATIONS PROCESSING CENTER	Uns	126.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 14,024.69	\$ 14,024.69	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 14,024.69	\$ 14,024.69	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 113,567.43	\$ 10,241.24	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 8,021.07	
Disbursements to Creditors	\$ 24,265.93	
<b>TOTAL DISBURSEMENTS:</b>		\$ 32,287.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/27/2025

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)